**U.S. Small Business Administration** 



## **North Florida District** LENDER NEWS August 2005

#### **America's Small Business Resource**



## In-House SBA Express Training Wednesday, August 24, 2005

9:30 am to 11:30 am

To register, please visit www.sba.gov/fl/north

# In-House Lender Training Tuesday, September 13, 2005

8:30 am to 4:30 pm

SBA's North Florida District Office will be conducting **FREE** training classes for Lenders in our office at 7825 Baymeadows Way, Suite 100-B, Jacksonville, FL. Training encompasses regular 7(a), LowDoc, SBAExpress and 504 loan programs. It includes a full day class on loan processing policies and procedures for your marketing personnel, loan officers, and/or credit analysts AND loan closing, servicing and liquidation policies and procedures for those personnel who are responsible for closing loans, post-closing servicing, loan accounting, and/or liquidation. To register, visit www.sba.gov/fl/north.

SBA North Florida District Office: 7825 Baymeadows Way, Suite 100B, Jacksonville, FL 32256-7504 Ph: (904) 443-1900 Fax: (904) 443-1980 Website: http://www.sba.gov/fl/north/

> To subscribe (or un-subscribe) to this monthly publication, please e-mail lola.kress@sba.gov with your request.

## North Florida Loan Reports

#### Top Ten 7(a) Lenders by Number of Loans Made for FY 2005 As of July 31, 2005

Lender Name	Number of Loans	Dollar Amount
BANK OF AMERICA, NATIONAL ASSOCIATION	368	\$ 11,940,800.00
CAPITAL ONE, FEDERAL SAVINGS BANK	120	\$ 5,840,000.00
BANCO POPULAR NORTH AMERICA	97	\$ 24,820,700.00
INNOVATIVE BANK	59	\$ 360,000.00
CIT SMALL BUSINESS LENDING CORPORATION	42	\$ 22,650,700.00
WACHOVIA BANK, NATIONAL ASSOCIATION	40	\$ 16,381,900.00
BUSINESS LOAN CENTER, LLC	40	\$ 11,390,000.00
BANKFIRST	37	\$ 10,033,800.00
SUNTRUST BANK	32	\$ 1,580,700.00
FIRST COAST COMMUNITY BANK	28	\$ 10,280,700.00

#### 504 Lenders by Number of Loans Made for FY 2005 As of July 31, 2005

Lender	Number of Loans	Dollars
FLORIDA FIRST CAPITAL FINANCE CORPORATION, INC.	89	\$35,964,000.00
FLORIDA BUSINESS DEVELOPMENT CORPORATION	61	\$23,439,000.00
JACKSONVILLE ECONOMIC DEVELOPMENT COMPANY, INC.	19	\$13,507,000.00
BUSINESS DEVELOPMENT CORPORATION OF NORTHEAST FLORIDA, INC.	13	\$11,395,000.00
GULFCOAST BUSINESS FINANCE, INC.	8	\$ 5,876,000.00
SOUTHWEST FLORIDA REGIONAL DEVELOPMENT CORPORATION	5	\$ 1,631,000.00
SOUTHERN DEVELOPMENT COUNCIL	1	\$ 747,000.00
TOTAL:	196	\$92,559,000.00

### North Florida District Office Loan Activity by County for FY 2005

As of July 31, 2005

Number of Loans   Bollar Amount			
BAKER         2         \$ 310,000.00           BAY         19         \$ 2,774,500.00           CALHOUN         1         \$ 15,000.00           CITRUS         14         \$ 968,500.00           CLAY         35         \$ 2,264,200.00           COLUMBIA         4         \$ 150,000.00           DUVAL         232         \$ 51,012,900.00           ESCAMBIA         27         \$ 7,191,709.00           FLAGLER         19         \$ 2,810,000.00           FRANKLIN         1         \$ 328,000.00           GADSDEN         2         \$ 1,342,000.00           GILCHRIST         2         \$ 803,400.00           HENDRY         1         \$ 1,365,000.00           HENDRY         1         \$ 3,932,200.00           JACKSON         4         \$ 307,000.00           LEFFERSON         1         \$ 204,000.00           LEON         24         \$ 7,020,700.00           LEON         24         \$ 7,020,700.00           LEVY         5         \$ 1,082,100.00           MARION         37         \$ 8,560,000.00           MARION         37         \$ 8,560,000.00           MIMINIOADE         1         \$ 63	County	Number of Loans	Dollar Amount
BAY         19         \$ 2,774,500.00           CALHOUN         1         \$ 15,000.00           CITRUS         14         \$ 968,500.00           CLAY         35         \$ 2,284,200.00           COLUMBIA         4         \$ 150,000.00           DUVAL         232         \$ 51,012,900.00           ESCAMBIA         27         \$ 7,191,709.00           FLAGLER         19         \$ 2,810,000.00           FRANKLIN         1         \$ 328,000.00           GADSDEN         2         \$ 1,342,000.00           GILCHRIST         2         \$ 803,400.00           HENDRY         1         \$ 1,385,000.00           HERNANDO         21         \$ 3,932,200.00           JACKSON         4         \$ 307,000.00           JEFFERSON         1         \$ 204,000.00           LAKE         46         \$ 3,932,200.00           LECY         5         \$ 1,082,100.00           MADISON         4         \$ 7,020,700.00           MADISON         4         \$ 2,060,000.00           MARION         37         \$ 8,560,000.00           MARION         37         \$ 8,560,000.00           MARION         34 <t< td=""><td></td><td></td><td></td></t<>			
CALHOUN         1         \$ 15,000.00           CITRUS         14         \$ 968,500.00           CLAY         35         \$ 2,264,200.00           COLUMBIA         4         \$ 150,000.00           DUVAL         232         \$ 51,012,000.00           ESCAMBIA         27         \$ 7,191,709.00           ESCAMBIA         27         \$ 7,191,709.00           FLAGLER         19         \$ 2,810,000.00           FRANKLIN         1         \$ 328,000.00           GADSDEN         2         \$ 1,342,000.00           GILCHRIST         2         \$ 803,400.00           HENDRY         1         \$ 1,365,000.00           HERNANDO         21         \$ 3,932,200.00           JACKSON         4         \$ 307,000.00           JEFFERSON         1         \$ 204,000.00           LAKE         46         \$ 14,828,000.00           LEON         24         \$ 7,020,700.00           LEVY         5         \$ 1,082,100.00           MADISON         4         \$ 2,060,000.00           MARION         37         \$ 8,560,000.00           MIMION         37         \$ 8,560,000.00           MIMION         37			
CITRUS         14         \$ 968,500.00           CLAY         35         \$ 2,264,200.00           COLUMBIA         4         \$ 150,000.00           DUVAL         232         \$ 51,012,900.00           ESCAMBIA         27         \$ 7,191,709.00           ESCAMBIA         19         \$ 2,810,000.00           FRANKLIN         1         \$ 328,000.00           GADSDEN         2         \$ 1,342,000.00           GILCHRIST         2         \$ 803,400.00           HENDRY         1         \$ 1,365,000.00           HERNANDO         21         \$ 3,932,200.00           JEFFERSON         4         \$ 307,000.00           JEFFERSON         1         \$ 204,000.00           LEV         5         \$ 14,828,000.00           LEON         24         \$ 7,020,700.00           LEVY         5         \$ 1,082,100.00           MADISON         4         \$ 2,660,000.00           MARION         37         \$ 8,560,000.00           MARION         37         \$ 8,560,000.00           NASSAU         34         \$ 6,832,400.00           OKALOOSA         34         \$ 6,832,400.00           OKALOOSA         34			
CLAY         35         \$ 2,264,200.00           COLUMBIA         4         \$ 150,000.00           DUVAL         232         \$ 51,012,900.00           ESCAMBIA         27         \$ 7,191,709.00           FLAGLER         19         \$ 2,810,000.00           FRANKLIN         1         \$ 328,000.00           GADSDEN         2         \$ 1,342,000.00           GILCHRIST         2         \$ 803,400.00           HENDRY         1         \$ 1,365,000.00           HERNANDO         21         \$ 3,932,200.00           JACKSON         4         \$ 307,000.00           LAKE         46         \$ 14,828,000.00           LEON         24         \$ 7,020,700.00           LEVY         5         \$ 1,082,100.00           MADISON         4         \$ 2,060,000.00           MARION         37         \$ 8,560,000.00           MARION         37         \$ 8,560,000.00           NASSAU         34         \$ 12,167,000.00           OKALOOSA         34         \$ 6,832,400.00           ORANGE         333         \$ 72,416,748.00           PUTMAM         8         \$ 9,036,100.00           SANTA ROSA         25<			
COLUMBIA         4         \$ 150,000.00           DUVAL         232         \$ 51,012,900.00           ESCAMBIA         27         \$ 7,191,709.00           FLAGLER         19         \$ 2,810,000.00           FRANKIIN         1         \$ 328,000.00           GADSDEN         2         \$ 1,342,000.00           GILCHRIST         2         \$ 803,400.00           HENDRY         1         \$ 1,365,000.00           HERNANDO         21         \$ 3,932,200.00           JACKSON         4         \$ 307,000.00           JEFFERSON         1         \$ 204,000.00           LAKE         46         \$ 14,828,000.00           LEON         24         \$ 7,020,700.00           LEVY         5         \$ 1,082,100.00           MADISON         4         \$ 2,060,000.00           MARION         37         \$ 8,560,000.00           MIAMI/DADE         1         \$ 50,000.00           NASSAU         34         \$ 12,167,000.00           OKALOOSA         34         \$ 6,832,400.00           ORANGE         333         \$ 72,416,748.00           PUTNAM         8         \$ 3,086,100.00           SANTA ROSA         2			
DUVAL         232         \$ 51,012,900.00           ESCAMBIA         27         \$ 7,191,709.00           FLAGLER         19         \$ 2,810,000.00           FRANKLIN         1         \$ 328,000.00           GADSDEN         2         \$ 1,342,000.00           GILCHRIST         2         \$ 803,400.00           HENDRY         1         \$ 1,365,000.00           HERNANDO         21         \$ 3,932,200.00           JACKSON         4         \$ 307,000.00           JEFFERSON         1         \$ 204,000.00           LAKE         46         \$ 14,828,000.00           LEON         24         \$ 7,020,700.00           LEVY         5         \$ 1,082,100.00           MADISON         4         \$ 2,060,000.00           MARION         37         \$ 8,560,000.00           MARION         37         \$ 8,560,000.00           NASSAU         34         \$ 12,167,000.00           OKALOOSA         34         \$ 6,832,400.00           ORANGE         333         \$ 72,416,748.00           PUTNAM         8         \$ 3,086,100.00           SANTA ROSA         25         \$ 9,036,100.00           SEMINOLE <t< td=""><td></td><td></td><td></td></t<>			
ESCAMBIA         27         \$ 7,191,709.00           FLAGLER         19         \$ 2,810,000.00           FRANKLIN         1         \$ 328,000.00           GADSDEN         2         \$ 1,342,000.00           GILCHRIST         2         \$ 803,400.00           HENDRY         1         \$ 1,365,000.00           HERNANDO         21         \$ 3,932,200.00           JACKSON         4         \$ 307,000.00           JEFFERSON         1         \$ 204,000.00           LEON         24         \$ 7,020,700.00           LEON         24         \$ 7,020,700.00           LEVY         5         \$ 1,082,100.00           MADISON         4         \$ 2,060,000.00           MARION         37         \$ 8,560,000.00           MARION         37         \$ 8,560,000.00           NASSAU         34         \$ 12,167,000.00           OKALOOSA         34         \$ 6,832,400.00           ORANGE         333         \$ 72,416,748.00           PUTNAM         8         \$ 3,086,100.00           SANTA ROSA         25         \$ 9,036,100.00           SEMINOLE         150         \$ 32,816,700.00           SCMITER         <			
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FRANKLIN         1         \$ 328,000.00           GADSDEN         2         \$ 1,342,000.00           GILCHRIST         2         \$ 803,400.00           HENDRY         1         \$ 1,365,000.00           HERNANDO         21         \$ 3,932,200.00           JACKSON         4         \$ 307,000.00           JEFFERSON         1         \$ 204,000.00           LAKE         46         \$ 14,828,000.00           LEON         24         \$ 7,020,700.00           LEVY         5         \$ 1,082,100.00           MADISON         4         \$ 2,060,000.00           MARION         37         \$ 8,560,000.00           MIAMI/DADE         1         \$ 50,000.00           MIAMI/DADE         1         \$ 50,000.00           NASSAU         34         \$ 12,167,000.00           OKALOOSA         34         \$ 6,832,400.00           ORANGE         333         \$ 72,416,748.00           PUTNAM         8         \$ 9,036,100.00           SANTA ROSA         25         \$ 9,036,100.00           SEMINOLE         150         \$ 32,816,700.00           ST. JOHNS         64         \$ 17,119,100.00           SUMANNEE	ESCAMBIA		
GADSDEN         2         \$ 1,342,000.00           GILCHRIST         2         \$ 803,400.00           HENDRY         1         \$ 1,365,000.00           HERNANDO         21         \$ 3,932,200.00           JACKSON         4         \$ 307,000.00           JEFFERSON         1         \$ 204,000.00           LAKE         46         \$ 14,828,000.00           LEON         24         \$ 7,020,700.00           LEVY         5         \$ 1,082,100.00           MADISON         4         \$ 2,060,000.00           MARION         37         \$ 8,560,000.00           MIAMI/DADE         1         \$ 50,000.00           NASSAU         34         \$ 12,167,000.00           OKALOOSA         34         \$ 6,832,400.00           ORANGE         333         \$ 72,416,748.00           PUTNAM         8         \$ 3,086,100.00           SANTA ROSA         25         \$ 9,036,100.00           SEMINOLE         150         \$ 32,816,700.00           ST. JOHNS         64         \$ 17,119,100.00           SUMANNEE         1         \$ 354,000.00	FLAGLER	19	
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LAKE       46       \$ 14,828,000.00         LEON       24       \$ 7,020,700.00         LEVY       5       \$ 1,082,100.00         MADISON       4       \$ 2,060,000.00         MARION       37       \$ 8,560,000.00         MIAMI/DADE       1       \$ 50,000.00         NASSAU       34       \$ 12,167,000.00         OKALOOSA       34       \$ 6,832,400.00         ORANGE       333       \$ 72,416,748.00         PUTNAM       8       \$ 3,086,100.00         SANTA ROSA       25       \$ 9,036,100.00         SEMINOLE       150       \$ 32,816,700.00         ST. JOHNS       64       \$ 17,119,100.00         SUMTER       9       \$ 663,200.00         SUWANNEE       1       \$ 354,000.00	JACKSON	4	\$ 307,000.00
LEON         24         \$ 7,020,700.00           LEVY         5         \$ 1,082,100.00           MADISON         4         \$ 2,060,000.00           MARION         37         \$ 8,560,000.00           MIAMI/DADE         1         \$ 50,000.00           NASSAU         34         \$ 12,167,000.00           OKALOOSA         34         \$ 6,832,400.00           ORANGE         333         \$ 72,416,748.00           PUTNAM         8         \$ 3,086,100.00           SANTA ROSA         25         \$ 9,036,100.00           SEMINOLE         150         \$ 32,816,700.00           ST. JOHNS         64         \$ 17,119,100.00           SUMTER         9         \$ 663,200.00           SUWANNEE         1         \$ 354,000.00	JEFFERSON	1	\$ 204,000.00
LEVY         5         \$ 1,082,100.00           MADISON         4         \$ 2,060,000.00           MARION         37         \$ 8,560,000.00           MIAMI/DADE         1         \$ 50,000.00           NASSAU         34         \$ 12,167,000.00           OKALOOSA         34         \$ 6,832,400.00           ORANGE         333         \$ 72,416,748.00           PUTNAM         8         \$ 3,086,100.00           SANTA ROSA         25         \$ 9,036,100.00           SEMINOLE         150         \$ 32,816,700.00           ST. JOHNS         64         \$ 17,119,100.00           SUMTER         9         \$ 663,200.00           SUWANNEE         1         \$ 354,000.00	LAKE	46	\$ 14,828,000.00
MADISON         4         \$ 2,060,000.00           MARION         37         \$ 8,560,000.00           MIAMI/DADE         1         \$ 50,000.00           NASSAU         34         \$ 12,167,000.00           OKALOOSA         34         \$ 6,832,400.00           ORANGE         333         \$ 72,416,748.00           PUTNAM         8         \$ 3,086,100.00           SANTA ROSA         25         \$ 9,036,100.00           SEMINOLE         150         \$ 32,816,700.00           ST. JOHNS         64         \$ 17,119,100.00           SUMTER         9         \$ 663,200.00           SUWANNEE         1         \$ 354,000.00	LEON	24	\$ 7,020,700.00
MARION       37       \$ 8,560,000.00         MIAMI/DADE       1       \$ 50,000.00         NASSAU       34       \$ 12,167,000.00         OKALOOSA       34       \$ 6,832,400.00         ORANGE       333       \$ 72,416,748.00         PUTNAM       8       \$ 3,086,100.00         SANTA ROSA       25       \$ 9,036,100.00         SEMINOLE       150       \$ 32,816,700.00         ST. JOHNS       64       \$ 17,119,100.00         SUMTER       9       \$ 663,200.00         SUWANNEE       1       \$ 354,000.00	LEVY	5	\$ 1,082,100.00
MIAMI/DADE       1       \$ 50,000.00         NASSAU       34       \$ 12,167,000.00         OKALOOSA       34       \$ 6,832,400.00         ORANGE       333       \$ 72,416,748.00         PUTNAM       8       \$ 3,086,100.00         SANTA ROSA       25       \$ 9,036,100.00         SEMINOLE       150       \$ 32,816,700.00         ST. JOHNS       64       \$ 17,119,100.00         SUMTER       9       \$ 663,200.00         SUWANNEE       1       \$ 354,000.00	MADISON	4	\$ 2,060,000.00
NASSAU       34       \$ 12,167,000.00         OKALOOSA       34       \$ 6,832,400.00         ORANGE       333       \$ 72,416,748.00         PUTNAM       8       \$ 3,086,100.00         SANTA ROSA       25       \$ 9,036,100.00         SEMINOLE       150       \$ 32,816,700.00         ST. JOHNS       64       \$ 17,119,100.00         SUMTER       9       \$ 663,200.00         SUWANNEE       1       \$ 354,000.00	MARION	37	\$ 8,560,000.00
OKALOOSA         34         \$ 6,832,400.00           ORANGE         333         \$ 72,416,748.00           PUTNAM         8         \$ 3,086,100.00           SANTA ROSA         25         \$ 9,036,100.00           SEMINOLE         150         \$ 32,816,700.00           ST. JOHNS         64         \$ 17,119,100.00           SUMTER         9         \$ 663,200.00           SUWANNEE         1         \$ 354,000.00	MIAMI/DADE	1	\$ 50,000.00
ORANGE       333       \$ 72,416,748.00         PUTNAM       8       \$ 3,086,100.00         SANTA ROSA       25       \$ 9,036,100.00         SEMINOLE       150       \$ 32,816,700.00         ST. JOHNS       64       \$ 17,119,100.00         SUMTER       9       \$ 663,200.00         SUWANNEE       1       \$ 354,000.00	NASSAU	34	\$ 12,167,000.00
PUTNAM       8       \$ 3,086,100.00         SANTA ROSA       25       \$ 9,036,100.00         SEMINOLE       150       \$ 32,816,700.00         ST. JOHNS       64       \$ 17,119,100.00         SUMTER       9       \$ 663,200.00         SUWANNEE       1       \$ 354,000.00	OKALOOSA	34	\$ 6,832,400.00
SANTA ROSA       25       \$ 9,036,100.00         SEMINOLE       150       \$ 32,816,700.00         ST. JOHNS       64       \$ 17,119,100.00         SUMTER       9       \$ 663,200.00         SUWANNEE       1       \$ 354,000.00	ORANGE	333	\$ 72,416,748.00
SEMINOLE       150       \$ 32,816,700.00         ST. JOHNS       64       \$ 17,119,100.00         SUMTER       9       \$ 663,200.00         SUWANNEE       1       \$ 354,000.00	PUTNAM	8	\$ 3,086,100.00
ST. JOHNS       64       \$ 17,119,100.00         SUMTER       9       \$ 663,200.00         SUWANNEE       1       \$ 354,000.00	SANTA ROSA	25	\$ 9,036,100.00
SUMTER       9       \$ 663,200.00         SUWANNEE       1       \$ 354,000.00	SEMINOLE	150	\$ 32,816,700.00
SUMTER       9       \$ 663,200.00         SUWANNEE       1       \$ 354,000.00	ST. JOHNS	64	\$ 17,119,100.00
SUWANNEE 1 \$ 354,000.00			
¥ /			
VOLUSIA 103 \$ 24,517,800.00			
WAKULLA 1 \$ 1,166,000.00			
WALTON 7 \$ 1,732,000.00			

TOTAL: 1319 \$ 301,657,257.00